(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
31 January 2002 (31.01.2002)

PCT

(10) International Publication Number
WO 02/08869 A2

(51) International Patent Classification[7]: G06F

(21) International Application Number: PCT/US01/41201

(22) International Filing Date: 26 June 2001 (26.06.2001)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

60/220,798	25 July 2000 (25.07.2000)	US
60/236,422	28 September 2000 (28.09.2000)	US
09/728,947	1 December 2000 (01.12.2000)	US

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(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE,

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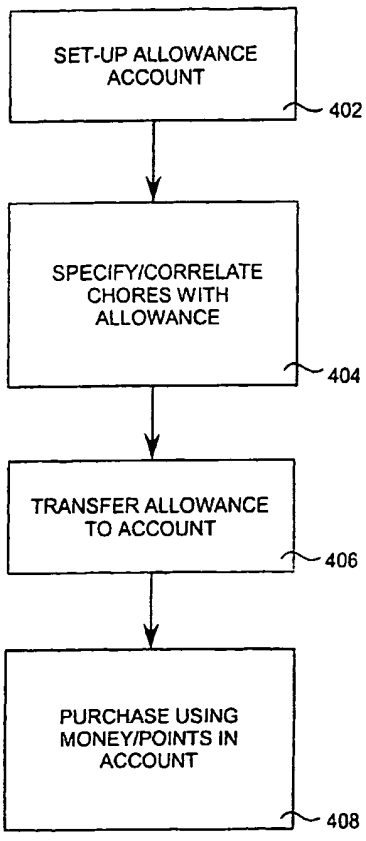
(54) Title: ALLOWANCE ACCOUNT FOR INTERACTIVE TELEVISION SYSTEM



(57) Abstract: An allowance account that controls access to television and/or Internet content is disclosed. For example, an allowance account may be set up for each child in a family. Account limits may be specified, as well as tasks or chores required to earn the allowance. The allowance may be either in a monetary form or in the form of points that may be used in conjunction with a rewards-type program. Advantageously, the present invention enables parents to provide flexible online rewards to children for tasks or chores withou giving the children access to a credit card.

WO 02/08869 A2

IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:

— *without international search report and to be republished upon receipt of that report*

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amount of content that may be inappropriate for children. Parental control is presently available in some television receivers, videocassette recorders (VCRs), and cable boxes on a limited basis. In these devices, certain channels may be locked out. Additionally, with respect to the Internet, there are software tools that can be used to reduce the possibility of a child obtaining inappropriate content.

Summary of the Invention

An allowance account that controls access to television and/or Internet content is disclosed. For example, an allowance account may be set up for each child in a family. Account limits may be specified, as well as tasks or chores required to earn the allowance. The allowance may be either in a monetary form or in the form of points that may be used in conjunction with a rewards-type program. An aspect of the present invention enables parents to provide flexible online rewards to children for tasks or chores without giving the children access to a credit card.

Brief Description of the Drawings

Figures 1-3 are block diagrams of various interactive television systems that may be used to implement an embodiment the present invention.

Figure 4 is a flow chart depicting a method for using an allowance account to provide parental control over access to Internet and/or TV content in accordance with an embodiment of the present invention.

Figure 5 is a representation of an allowance account formed in accordance with an embodiment of the present invention.

Figure 6 is a representation of an allowance account set-up page in accordance with an embodiment of the present invention.

Figures 7-8 are representations of shopping site pages in accordance with an embodiment of the present invention.

Detailed Description

As an overview, an allowance account that controls access to television and/or Internet content is disclosed. For example, an allowance account may be set up for each child in a family. Account limits may be specified, as well as tasks or chores required to earn the allowance. The allowance may be either in a monetary form or in the form of points that may be used in conjunction with a rewards-type program. One embodiment of the present invention enables parents to provide flexible online rewards to children for tasks or chores without giving the children access to a credit card.

Further, shopping sites accessible to child allowance accounts may be controlled. For example, a list of accepted shopping sites may be specified for child accounts. In accordance with an embodiment of the present invention, a child may be able to take an advance against his/her allowance. In accordance with another embodiment of the present invention, a child may be able to choose a higher allowance in exchange for more tasks or chores.

In the following description, numerous specific details are provided, such as the description of system components in Figures 1-3, to provide a thorough understanding of embodiments of the invention. One skilled in the relevant art will recognize, however, that the invention can be practiced without one or more of the specific details, or with other methods, components, materials, etc. In other instances, well-known structures, materials, or operations are not shown or described in detail to avoid obscuring aspects of the invention.

Reference throughout this specification to "one embodiment" or "an embodiment" means that a particular feature, structure, or characteristic described in connection with the embodiment is included in at least one embodiment of the present invention. Thus, the appearances of the phrases "in one embodiment" or "in an embodiment" in various places throughout this specification are not necessarily all referring to the same embodiment. Furthermore, the particular features, structures, or characteristics may be combined in any suitable manner in one or more embodiments.

Figure 1 shows an example arrangement of an interactive television system 100 in accordance with an embodiment of the invention. A production

company 104 produces programming content for transmission to viewers. The transmission is sent over an uplink channel to a satellite 102. The satellite 102 then transmits the programming content over a downlink channel to a local studio 106. The local studio 106 can insert additional programming (*e.g.*, regional programming) and/or advertisements as needed into the programming content. The content with the insertions is then transmitted from the local studio 106 to a cable service provider 108. In an embodiment, the television program may be downloaded to a receiving station, such as a head-end (H/E) of the cable service provider 108, rather than or in addition to the local studio 106. A reverse channel from the cable service provider 108 to the local studio 106 is provided so that the local studio 106 can insert additional programming content and feed the television signal back to the cable service provider 108. The cable service provider 108 then delivers the television signal over a cable network 134 to cable subscribers.

The cable network 134 is provided by the cable service provider 108 to distribute the programming content to cable subscribers. A set top box (STB) 152, located on the premises of a cable television subscriber, receives the programming content or television signal, and delivers the television signal to the subscriber's television set 154. Alternatively or in addition, the television signal can be broadcast over a wireless medium and received by a traditional aerial antenna or by a satellite dish, and then delivered to the set top box 152. Alternatively or additionally, features and functionality of the set top box 152 may be integrated into a type of advanced television or other display device.

Moreover, embodiments of the invention can use other types of broadcast media, including but not limited to, digital cable systems, satellite, very-high-data-rate digital subscriber line (VDSL), web casts, etc. The features provided by the television set 154 can also be provisioned, in one embodiment, by a personal computer (PC) suitably configured with an adapter to convert television signals into a digitized format, and then to deliver the television signals to the video portion of the computer for display. It is noted that the invention is not limited to any one configuration of display hardware, as embodiments of the invention will work equally well using alternative reception and display arrangements.

In accordance with an embodiment of the invention, a connection to a communication network is provided for the cable subscriber. In one embodiment, the connection can be made via a cable modem 156 over a bi-directional communication link 155 to a cable modem termination system within the cable provider's 108 equipment. The connection continues to a data communication network, such as the Internet, by way of a public switched telephone network (PSTN) 132. The PSTN network 132 is provided herein as an example, and it is understood that other types of networks may be used for connectivity to the Internet. A cable modem arrangement can be used because of its high bandwidth capability. In situations where some cable companies are not equipped to provide cable modem service to their customers, various other arrangements can be made. For example, a conventional modem connection can be used to access the Internet over a telephone line. As another example, Internet access can be gained over a DSL connection or an integrated services digital network (ISDN) connection using a telephone line. Wireless systems are also available for providing Internet access. In one embodiment, downstream data transmission can occur via cable or satellite, and upstream data transmission can occur via a telephone line.

It is noted that the Internet is chosen as an example of a data communication network because it is a well-established network, and connectivity to the Internet is easily made. However, it is noted that a global communication network, such as the Internet, is not required to practice other embodiments of the invention. A locally provided and maintained communication network may be used in an embodiment.

Continuing with Figure 1, the set top box 152 can include a transceiver 157, such as an infrared (IR) or radio frequency (RF) transceiver, that can exchange signals with a remote control unit 158 or other user input device. The set top box 152 can be a component that is separate from the television set 154 as shown in Figure 1, or its features can be built into circuitry of the television set 154 (*e.g.*, an interactive television set). The set top box 152 enables a viewer to select a television program to view and then delivers the television program to the television set 154. A storage unit 162 can also be coupled to or be a part of the set top box 152. The storage unit 162 can comprise a machine-readable storage medium such as a cache, buffer, memory,

diskette, compact disk, tape, or the like and their associated hardware, in one embodiment. In another embodiment the storage unit 162 can include a video cassette recorder (VCR). In another embodiment, the storage unit can include a hard disk such as a digital or personal video recorder (DVR or PVR).

As noted above, the local studio 106 can insert additional programming into the received transmission, for example, to provide cable content that includes locally provided channels. The programming is then distributed to customers over the cable network 134. In addition to local program insertion, the local studio 106 can insert advertising content. Product supplemental information relating to the advertising for participating merchants 122 can also be inserted. Product supplemental information can include information relating to the goods or services being advertised in the commercial. In addition to goods and services, coupons and other information services can be made available to the viewer, which in one embodiment can be obtained via the merchant's 122 web site 124 on the Internet. Triggers, such as Advanced Television Enhancement Forum (ATVEF) triggers, which are related to the web site 124 and/or to its contents, can be continuously updated as the television broadcast is being received.

In accordance with an embodiment of the invention, a participating merchant list 153 may be maintained. As the name implies, this list permits participating merchants 122 to provide their product supplemental information to the viewer. The participating merchant list 153 may be provided to and stored in the set top box 152. Alternately or additionally, the participating merchant list 153 may be stored at a head-end or other system of the cable service provider 108, or at a third party system. In this embodiment, the participating merchant list 153 may operate as a "white" list which allows transmission of triggers from authorized merchants and filters out other triggers. In another embodiment, a "blocked" or "black" list may be maintained at the set top box 152 or elsewhere. Such a blocked list filters out undesirable triggers and may be created and/or maintained by the cable service provider 108. Alternately or additionally, such a blocked list may be edited by an end user.

Various techniques for carrying the product supplemental information can be used. For example, triggering, announcement, or resource information can be included and sent using the ATVEF standard, in a manner known by those skilled in the art. For instance, a uniform resource locator (URL) address can be embedded in the

broadcast stream. Other standards that may be used include triggering mechanisms from Wink and WorldGate. Another technique is to embed code or a script in the stream that runs on the client (*e.g.*, at the set top box 152) to provide the information and/or purchase experience.

As noted above, the triggers, resources, or announcements can be inserted by the originating broadcaster 104, a local broadcaster 106, or by the cable system operator 108. Figure 2 shows another example of an interactive television system 200 and illustrates another point of insertion of the product supplemental information. Here, a merchant 222, operating a web site 224, is located such that commercial insertion is made prior to the uplink transmission to the satellite 102.

As noted above, Internet access is not necessary to practice the invention. A locally provided network may be within the scope of the invention as claimed. The cable provider 108 can supply the foregoing features, for example, by providing a web site or "walled garden" that is accessed by its subscribers. In such a case, the cable provider 108 serves as an intermediary and submits the purchases to the actual merchants 122 or 222.

Figure 3 shows another example of an interactive television system 300 for distributing Internet content in addition to television content. The system 300 can be similar to or combined with the systems 100 and 200 shown in Figures 1 and 2, respectively. In accordance with an embodiment of the present invention, the system 300 can be integrated with a cable television distribution system. The system 300 includes an Internet 302, a plurality of content sources 304, a plurality of distribution centers (depicted as the head-ends or H/Es 306), and a plurality of client terminals 308 (depicted as set top boxes). In addition, a content source 304 is depicted as receiving data from data feeds 312, advertisement servers 314, image sources 316, and streaming video sources 318.

The plurality of content sources 304 is coupled to the Internet 302. For example, a content source 304 may comprise a web site portal such as Go2Net.com, or a news web site such as CNN.com, or other types of sources. Each content source 304 may have various data feeds 312, servers 314, and sources 316/318 coupled to it.

For example, news or stock quote feeds 312 may be fed into the content source 304. Servers 314 may provide advertisements for insertion into multimedia

content delivered by the content source 304. Sources 316/318 may provide images 316, streaming video 318, and other content to the content source 304. Various other feeds, servers and sources may also be coupled to the content source 304 of Figure 3, or coupled to the production company 104, cable network 134, web sites 124 and 224, or to other components of the systems shown in Figures 1 and 2.

The Internet 302 comprises a network of networks and is well known in the art. Communications over the Internet 302 can be accomplished using standard protocols such as transmission control protocol/internet protocol (TCP/IP), hypertext transfer protocol (HTTP), file transfer protocol (FTP), or other protocols. The Internet 302 is coupled to the plurality of distribution centers 306, and each distribution center 306 is in turn coupled to a plurality of client terminals 308, which may comprise a set top box, a PC, an interactive television set, or another type of communication device or display device.

In alternative or in addition to the Internet 302 being used to distribute multimedia content from the content sources 304 to distribution centers 306, communications channels or networks 320 apart from the Internet 302 may couple one or more content sources 304 to one or more distribution centers 306. One example of such an alternate path for communications is illustrated by a first dashed line 320 in Figure 3. Alternately or additionally, peering connections may exist between distribution centers 306. One example of such peering is illustrated by a second dashed line 322 in Figure 3. Other configurations are also possible and are included within the scope of the present invention.

Caches 310 may be provided at (or coupled to) the distribution centers 306. Such caches 310 may be used to increase the performance in the delivery of multimedia content to the client terminals 308. For example, larger files for video and other high bandwidth content may be stored in such caches 310, which may be closer to the client terminals 308 than to the content sources 304. In addition, reliability and guaranteed bandwidth may be provided because the Internet 302 is not in-between such caches 310 and the client terminals 308.

Thus, the allowance accounts of the present invention may be utilized in conjunction with various types of communications technology, other than that

described above. For example, the allowance accounts may be provided by satellite communications, wireless communications, and other technologies.

Figure 4 is a flow chart depicting software processes that can be implemented for establishing and using an allowance account to provide parental control over access to Internet and/or TV content in accordance with an embodiment of the present invention. The allowance account may be implemented as various interacting software modules. The software modules may be implemented, for example, at the set top boxes (STB) 152 and/or the cable provider 108 of the system 100 depicted in Figures 1-2.

As depicted in Figure 4, the method can include four processes. The processes in Figure 4 may be described in conjunction with an illustrative example. In the example, Mark's daughter Jessica earns her allowance by doing dishes every night or during certain nights a week. Mark desires to control how Jessica spends her allowance and also wishes to encourage Jessica to perform household chores. The allowance account of the present invention facilitates these goals.

In accordance with an embodiment of the present invention, in a first process 402, Mark uses the remote control unit 158 to set up an allowance account for Jessica. An embodiment of the allowance account is similar to a credit card account or a savings account. In other words, the allowance account can include a debit or credit balance that can move up and down based upon deposits (typically from Mark) or withdrawals (*e.g.*, Jessica spending her allowance).

In one embodiment, Jessica's allowance account is linked to Mark's checking account such that it may be filled or populated with funds from the checking account. In another embodiment, Jessica's allowance account is linked to a rewards system such that it may be filled or populated with points from the reward system. The rewards system, for example, may be used for promotional or marketing purposes by businesses. Thus, in one embodiment, third parties may be able to deposit points and/or money into Jessica's account. These third parties, for example, can be entities that wish to encourage Jessica to spend money by providing free promotional points/money, or by providing compensation for Jessica's participation in various market research activities, such as filling out a market survey as one example. Additionally, the third parties may limit the use of the money/points to the third party's

web site. In an embodiment, the third parties normally cannot withdraw from the allowance account without appropriate authorization from either Mark of Jessica. Additionally, Mark may choose to configure the account to only allow deposits from certain sources.

The first process 402 may be implemented using an account set-up software module, or other implementations of machine-readable instructions stored on a machine-readable medium, that interactively leads Mark through a forms-filling process. For example, as seen in Figure 6, an illustrative example of a set-up page is shown. The set-up page includes fields for inserting the child's name, and information as to how often and where the funds should come from. Also, the set-up page indicates the chores or duties that must be accomplished in order to earn money. As seen in greater detail below, this information is stored in a chore schedule.

In one embodiment, the account set-up software module can be operated by the cable provider 108 to establish one or more allowance accounts that are associated with a set top box 152 (*e.g.*, each household that subscribes to the cable provider 108). As seen in Figure 5, upon instruction from the parent/subscriber, an allowance account 501 may be set up for each child in the household. The allowance account 501 can include the child's name, the parent's name, the cable provider account number of the parent, and the balance in the account. The allowance account 501 may be, for example, a record in a database maintained by the cable provider 108. Alternatively or in addition, the allowance account 501 may be stored as a record in the set top box 152, at the head end 202, or at a separate database server accessible by the cable provider 108. Thus, the specific location of the database sub-record for the allowance account is not crucial and may be adapted for the specific requirements of the cable provider 108.

As noted above, the process of setting up the account in one embodiment is interactive in nature. For example, the parent using the remote control unit 158 can interactively fill out a form to provide the necessary basic information, such as child name, parent name, etc.

The allowance account 501 maintains a balance in the form of a monetary balance or a rewards point balance. In addition, the allowance account 501 also includes an associated shopping site list 503 and a chore schedule 505. These

associated records will be described in greater detail below. However, in general, the parent can use the process 402 to formulate the chore schedule 505 and the shopping site list 503. Again, this can be done using the remote control unit 158 or other user input device.

The process of setting up and maintaining an account that can maintain a monetary or points balance is similar to any number of conventional money or points accounts, such as for frequent flier accounts or credit card accounts. Therefore, for the sake of simplicity, the details of such a software operation will not be discussed further herein.

In an embodiment of a second process 404, Mark specifies what Jessica must do for chores in order to earn her allowance. This information is stored in the chore schedule 505. For example, for washing dishes, Jessica may earn $3.00, for washing the car, Jessica may earn $5.00, or for babysitting little brother Dennis, Jessica may earn $10/night. The composition of the chore schedule is solely determined by the parent during set-up of the allowance account. This can be done interactively by the parent (*e.g.*, Mark) through the use of the remote control unit 158 and a menu. The chores may be displayed in conjunction with an electronic calendar or to-do list. Thus, the chore schedule 505 that correlates chores/tasks with a monetary or points allowance can be displayed to the child. Typically, the child can review the chore schedule 505 using the remote control unit 158. The second process 404 may be implemented using a chore specification software module that is run on the cable provider's 108 computer system.

Although the chore schedule 505 has been generally described as associating chores with money or point allowances, the chore schedule 505 can be used to inform the child of various other ways in which allowance credits are placed in the account. For example, the chore schedule 505 may include an indication that weekly deposits will be made upon satisfactory behavior. As another example, upon satisfactory school grades, additional allowance deposits will be made. Thus, although the term chore schedule 505 has been used, the chore schedule 505 may more generally described as a listing of ways by which the child can earn credits. The process of making deposits into the allowance account 501 will next be described.

Once the allowance account has been opened, the account can be increased in any of a number of ways. In an embodiment of a third process 406, monetary funds or points for the allowance account can be transferred to Jessica's allowance account. In one embodiment, the transfer may occur automatically on a periodic basis, for example, on a weekly basis. For example, the allowance account can be periodically increased, such as weekly or monthly, by accessing the parent's credit card or checking account. The parent can determine the specific parameters and methodology. For example, the parent may authorize the cable provider 108 to credit each child's allowance account by $10 each week. The cable provider 108 can then charge the parent's credit card, withdraw the amount from the parents checking account, withdraw the amount from an Internet monetary account such as PayPal, or simply add the amount to the monthly charge the cable provider 108 bills to the parent.

If the parent does not wish to have set transfers of allowances, the parent can arrange for the transfers by any number of conventional means. This may include telephoning the cable provider to initiate each transfer. Alternatively, the instruction to transfer an allowance into an allowance account may advantageously use the interactive aspect of the systems shown in Figures 1-3. In other words, the parent may utilize the remote control unit 158 to send an instruction to add money into the allowance account. Thus, the transfer may occur upon authorization or approval by Mark upon the chores being accomplished or school grade targets being met. To ensure that the child or third parties do not transfer money without authorization, the parent can be given a password or other security measure to access this function. The third process 406 may be implemented using a transfer software module that is running on the cable provider's computer system.

In an embodiment of a fourth process 408, Jessica is able to make purchases using the funds or points in her allowance account. Such purchases may be made electronically by way of the system 100. In one embodiment, the associated shopping sites list 503 is used to specify which shopping sites are accessible by Jessica's account. For example, the shopping site list 503 is formulated by the parent during the account set up process 402. The formulation can be done by having the parent select from a list of suitable sites developed by the cable provider 108. Alternatively, Mark may specify the list of shopping sites. Of course, these shopping

sites must take part in the payment and billing structure instituted by the cable provider 108. Figures 7-8 show example of how two shopping sites (CDmusic.com and Gap.com) may appear to Jessica. Normally, the monetary prices for items available for sale are displayed. Alternatively, as shown in Figures 7-8, the prices have been converted into "chore equivalents". This approach may further motivate a child.

Thus, in operation, Jessica can navigate to the shopping sites using the remote control unit 158 and make purchases on those sites, specifying to those sites that the purchase will be made from an allowance account. The shopping site may then deliver the product to Jessica, and then through a pre-existing arrangement with the cable provider 108, debit Jessica's allowance account.

The use of the allowance account money may be expanded beyond merely shopping. For example, it is contemplated that some parents may wish to limit Internet surfing or television watching. By requiring the child to use allowance account money for each hour of television or Internet usage, the parent can easily encourage a balance between television/Internet and chores/good grades.

In another embodiment, Jessica may be able to take an advance on funds or points in her allowance account. The amount of the advance may be limited to a reasonable amount by the parent during the set up process. The fourth process 408 may be implemented using a purchasing software module.

While specific embodiments and applications of the present invention have been illustrated and described, it is to be understood that the invention is not limited to the precise configuration and components disclosed herein. Various modifications, changes, and variations, which will be apparent to those skilled in the art, may be made in the arrangement, operation, and details of the methods and systems of the present invention disclosed herein without departing from the spirit and scope of the invention.

For example, while embodiments of the invention are generally described herein in the context of a child's use of an allowance account, it is possible to provide embodiments where adults are the users of the allowance account. For instance, a wife may set up an allowance account for her husband, as an incentive for the husband to diligently finish household chores. Joint allowance accounts, as well as individual allowance accounts, may be established.

These modifications can be made to the invention in light of the above detailed description. The terms used in the following claims should not be construed to limit the invention to the specific embodiments disclosed in the specification and the claims. Rather, the scope of the invention is to be determined entirely by the following claims, which are to be construed in accordance with established doctrines of claim interpretation.

Claims

What is claimed is:

1. An electronic allowance account, comprising:

an account set-up module to set up said allowance account;

a chore specification module to specify chores in relation to the allowance account;

a transfer module to transfer an allowance into the allowance account; and

a purchasing module to enable purchases to be made using the allowance account and to track a balance in the allowance account.

2. The electronic allowance account of Claim 1 wherein the allowance account is linked to a monetary account to allow funds to be transferred from the monetary account to the allowance account.

3. The electronic allowance account of Claim 2 wherein the monetary account comprises a banking account.

4. The electronic allowance account of Claim 2 wherein the monetary account comprises a credit account.

5. The electronic allowance account of Claim 1 wherein the allowance account is linked to a rewards system to allow points to be transferred from the rewards system to the allowance account.

6. The electronic allowance account of Claim 1 wherein the chores are displayable in conjunction with an electronic calendar.

7. The electronic allowance account of Claim 1 wherein the allowance is transferable on a periodic basis.

8. The electronic allowance account of Claim 1 wherein the allowance is transferable upon authorization.

9. The electronic allowance account of Claim 1 wherein the purchases comprise electronic commerce transactions.

10. The electronic allowance account of Claim 9 wherein the electronic commerce transactions are conductable by way of a same system as that which provides access to the content.

11. The electronic allowance account of Claim 9 wherein the electronic commerce transactions are conductable by way of an Internet.

12. The electronic allowance account of Claim 11 wherein the electronic commerce transactions are conductable by way of a shopping site from a list of accepted shopping sites.

13. The electronic allowance account of Claim 1 wherein an advance may be taken on the allowance account to make a purchase.

14. The electronic allowance account of Claim 1 wherein the allowance may be increased in exchange for more chores.

15. The electronic allowance account of Claim 1 wherein at least one of the modules is accessible via a user input device to allow modification of settings of that module.

16. A method, comprising:

maintaining an electronic allowance account;

associating a chore schedule with said allowance account, said chore schedule correlating at least one allowance with at least one event;

transferring said at least one allowance into the allowance account when said at least one event is met; and

enabling purchases to be made using the allowance account while tracking a balance in the allowance account.

17. The method of Claim 16 wherein a cable provider maintains said allowance account.

18. The method of Claim 16 wherein said event is chosen from the group of a chore, meeting predetermined academic grades, or the passage of a predetermined time period.

19. The method of Claim 16, further including allowing third parties to transfer allowances into said allowance account.

20. The method of Claim 16, further including limiting purchases to a set of preapproved third parties.

21. The method of Claim 16 wherein said allowance account is associated with a child and a parent of said child sets up said allowance account.

22. The method of Claim 17 wherein said transfer of said allowance is from a group selected from a credit card account, a checking account, or an account from said cable provider.

23. The method of Claim 20 wherein one of said preapproved third parties is an Internet provider or a cable television provider.

24. The method of Claim 16 wherein said purchases are made over an interactive television system.

25. An allowance account system, comprising:

a head end to serve content and to maintain said allowance account; and

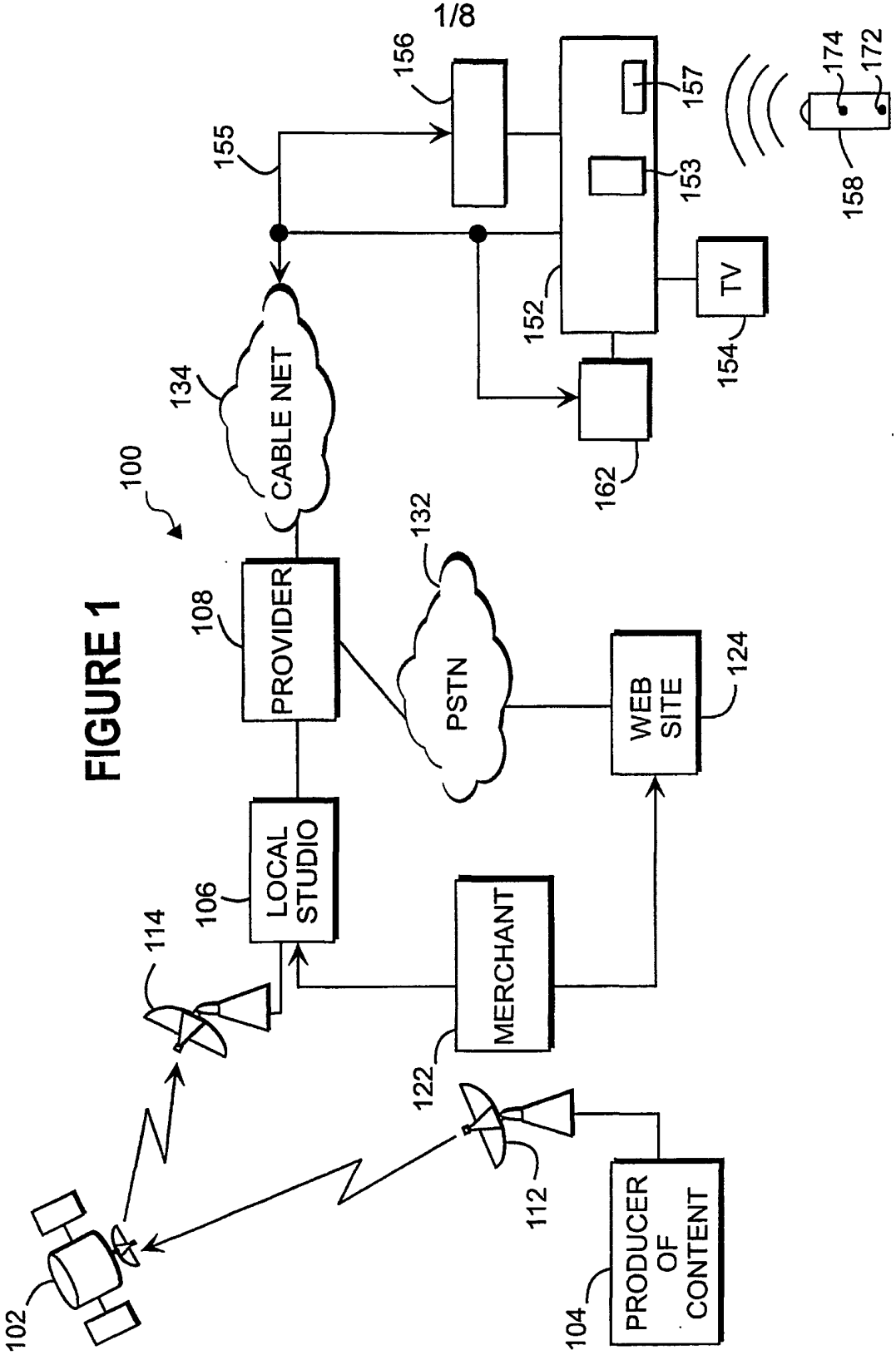
a client terminal to receive content from said head end and to selectively manipulate said allowance account, said client terminal being controllable by a first user to modify said allowance account by adding allowances, wherein said client terminal is also controllable by a second user to make purchases using said allowance account.

26. The system of Claim 25 wherein said head end allows third parties to transfer allowances into said allowance account.

27. The method of Claim 25 wherein said head end only allows said second user to make purchases from a set of preapproved third parties.

28. The method of Claim 25 wherein said head end serves content that includes electronic commerce shopping sites that said second user can shop from.

FIGURE 1


100
102
104
PRODUCER OF CONTENT
106
LOCAL STUDIO
108
PROVIDER
112
114
122
MERCHANT
124
WEB SITE
132
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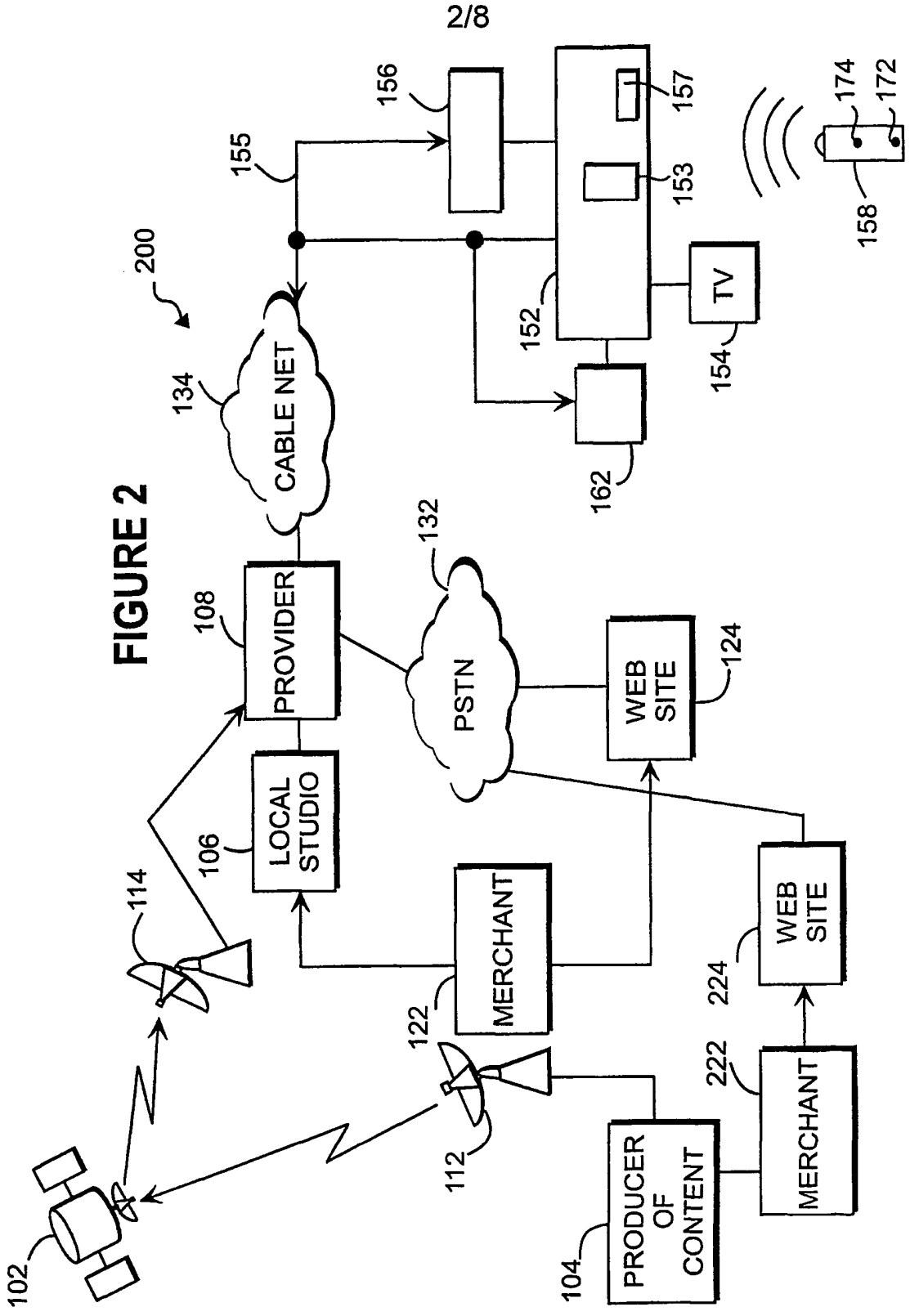
134
CABLE NET
152
153
154
TV
155
156
157
158
162
172
174

FIGURE 2


200
102
104
PRODUCER OF CONTENT
112
114
122
MERCHANT
106
LOCAL STUDIO
108
PROVIDER
134
CABLE NET
132
PSTN
124
WEB SITE
222
MERCHANT
224
WEB SITE
152
153
154
TV
155
156
157
158
162
172
174

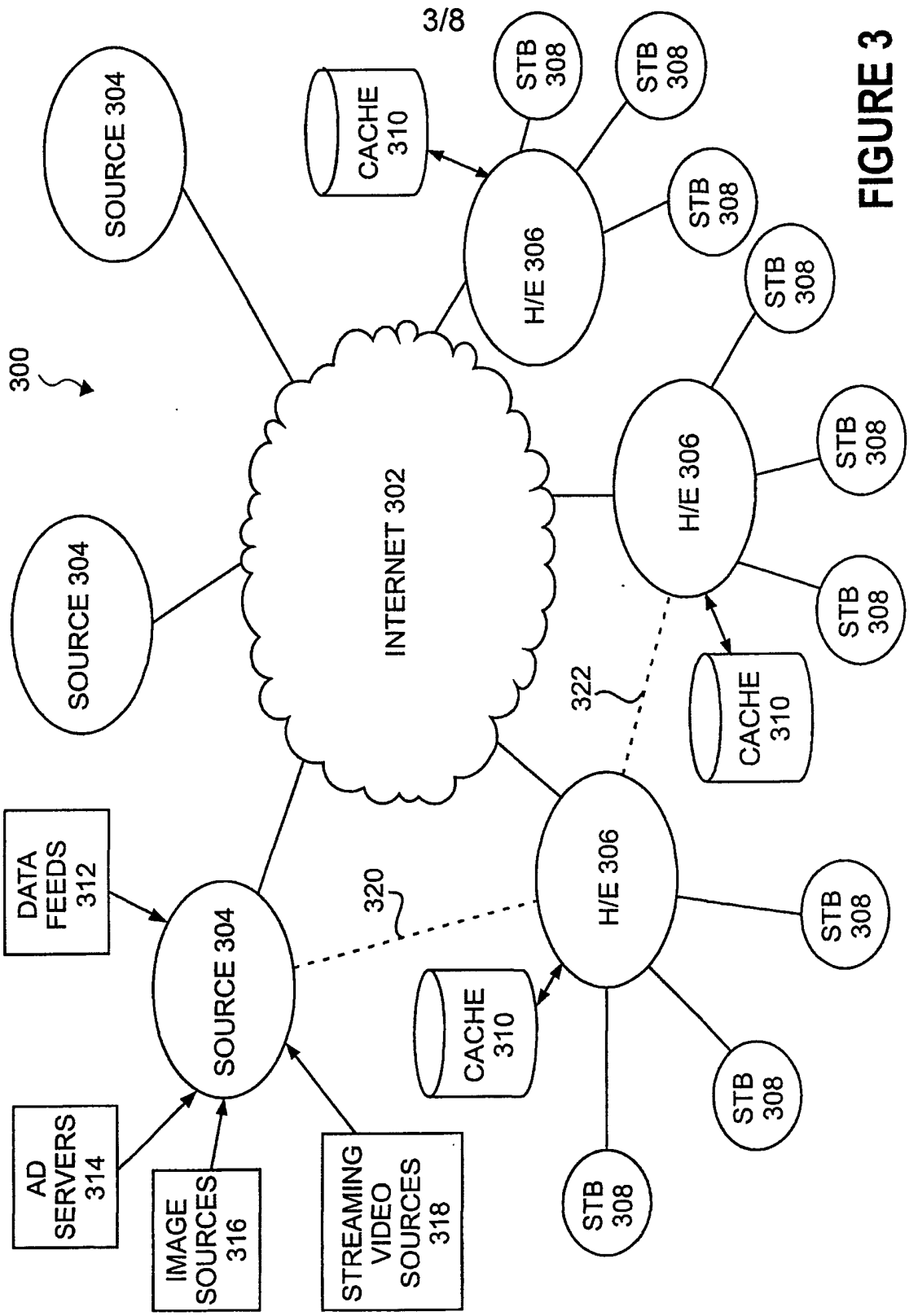

300
SOURCE 304
SOURCE 304
SOURCE 304
INTERNET 302
CACHE 310
CACHE 310
CACHE 310
H/E 306
H/E 306
H/E 306
STB 308
STB 308
STB 308
STB 308
STB 308
STB 308
STB 308
STB 308
STB 308
DATA FEEDS 312
AD SERVERS 314
IMAGE SOURCES 316
STREAMING VIDEO SOURCES 318
320
322

FIGURE 3

FIGURE 4

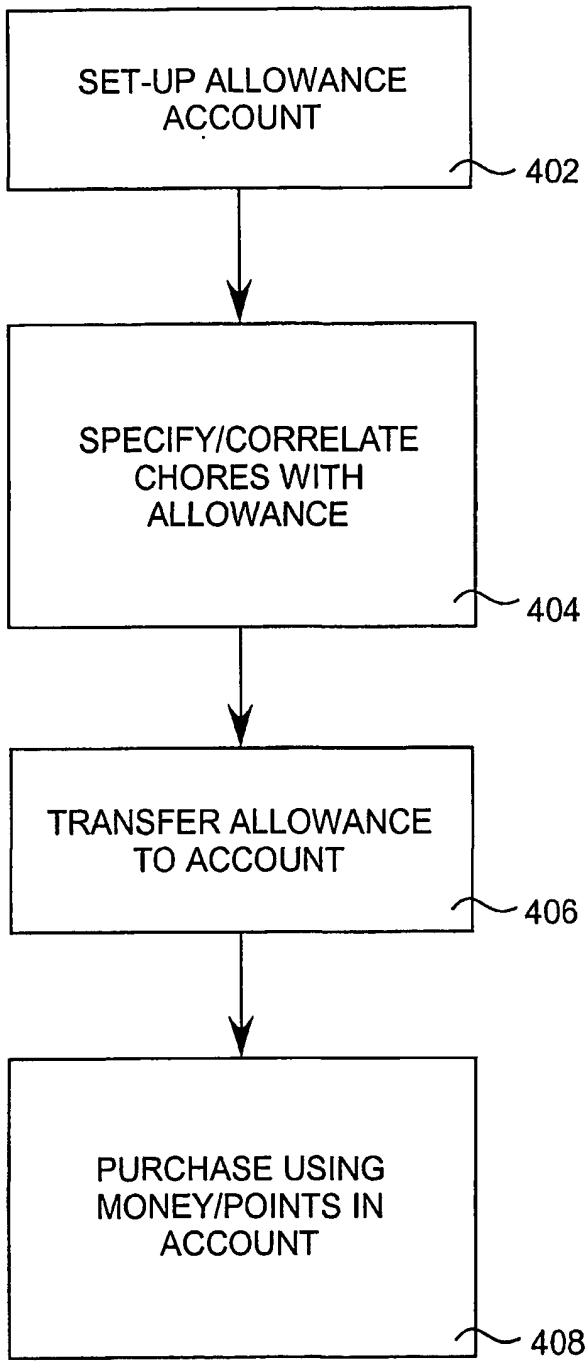

SET-UP ALLOWANCE ACCOUNT
402
SPECIFY/CORRELATE CHORES WITH ALLOWANCE
404
TRANSFER ALLOWANCE TO ACCOUNT
406
PURCHASE USING MONEY/POINTS IN ACCOUNT
408

FIGURE 5

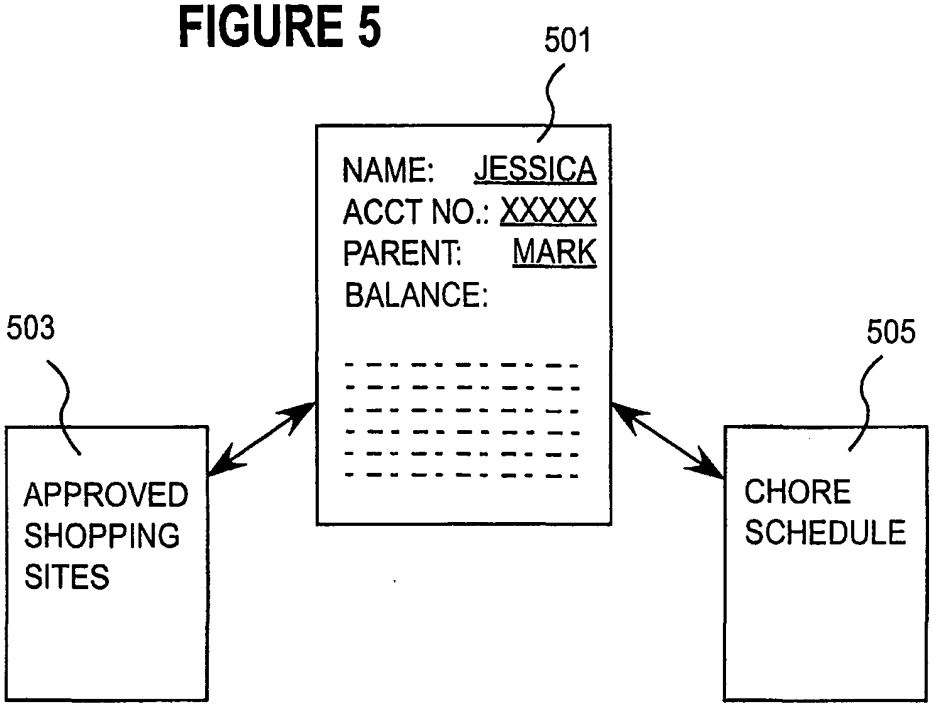

501
NAME: JESSICA
ACCT NO.: XXXXX
PARENT: MARK
BALANCE:
503
APPROVED SHOPPING SITES
505
CHORE SCHEDULE

FIGURE 6

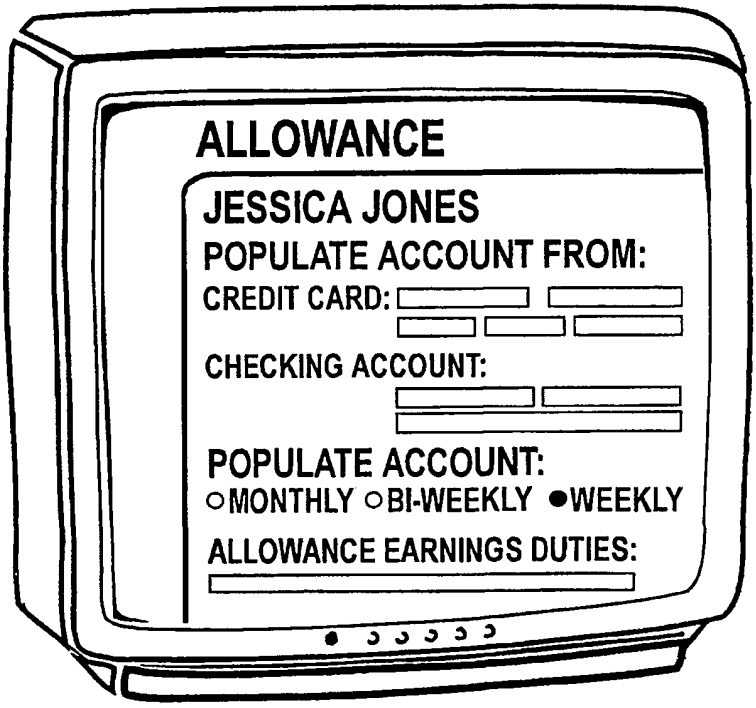

ALLOWANCE
JESSICA JONES
POPULATE ACCOUNT FROM:
CREDIT CARD:
CHECKING ACCOUNT:
POPULATE ACCOUNT:
○MONTHLY ○BI-WEEKLY ●WEEKLY
ALLOWANCE EARNINGS DUTIES:

FIGURE 7

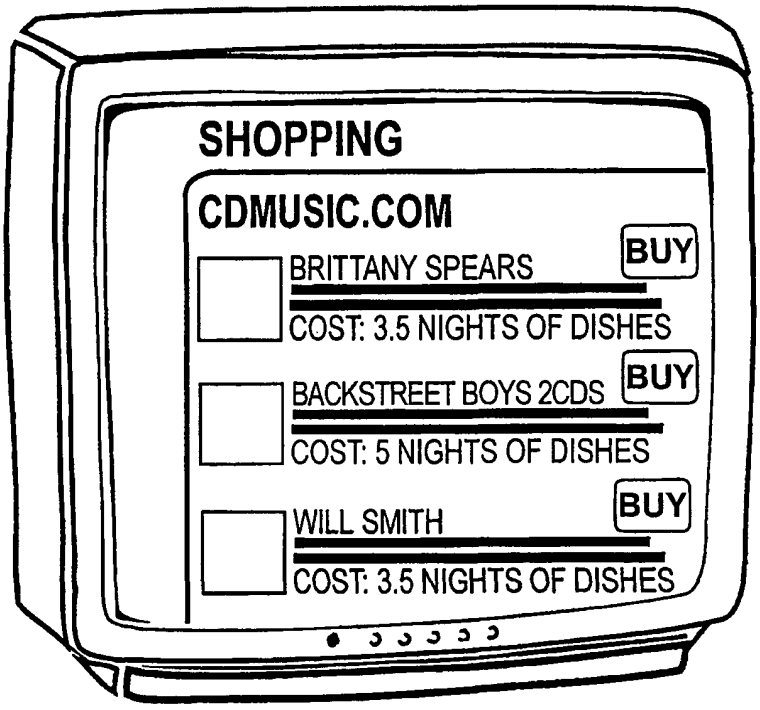
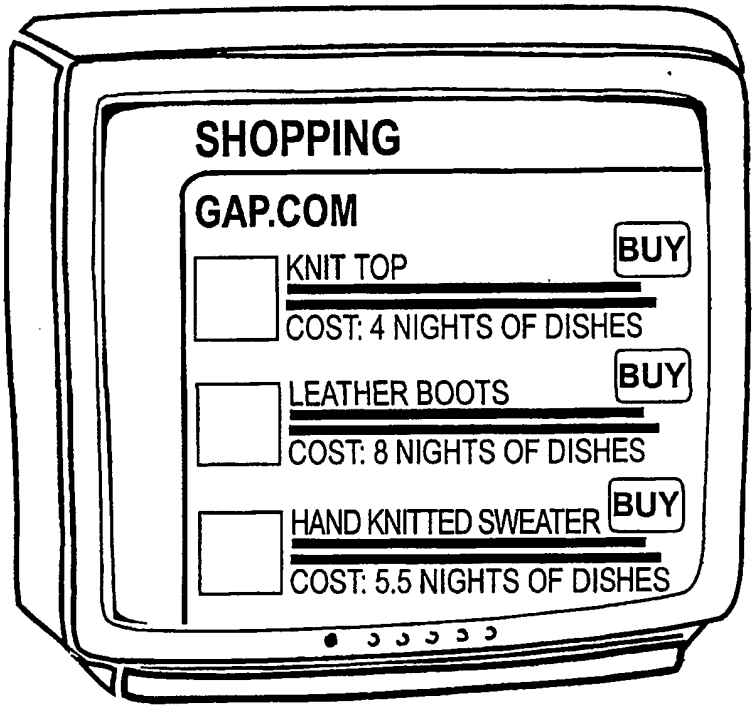

SHOPPING
CDMUSIC.COM
BRITTANY SPEARS
BUY
COST: 3.5 NIGHTS OF DISHES
BACKSTREET BOYS 2CDS
BUY
COST: 5 NIGHTS OF DISHES
WILL SMITH
BUY
COST: 3.5 NIGHTS OF DISHES

FIGURE 8


SHOPPING
GAP.COM
KNIT TOP
BUY
COST: 4 NIGHTS OF DISHES
LEATHER BOOTS
BUY
COST: 8 NIGHTS OF DISHES
HAND KNITTED SWEATER
BUY
COST: 5.5 NIGHTS OF DISHES